## **CLAIMS**

## What is claimed is:

- a system for providing an electronic gift certificate service over a distributed network, comprising of:
  a plurality of Merchant sites connected to the distributed network, each Merchant site running at least one
  - service application to provide an online service to users over the distributed network;
  - a plurality of Manufacturer sites connected to the distributed network, each Manufacturer site running at least one service application to provide an online service to users over the distributed network;
  - a plurality of user computers connected to the distributed network, each user computer running at least one client application for accessing online service of the Merchant sites;
  - a Gift Certificate Authority site connected to the plurality of Merchant and Manufacturer sites, the gift certificate site including a user database, a manufacturer database, and a merchant database containing authentication information of registrants, the registered users accessing the Merchant sites from the user computers over the distributed network;
  - a database which stores user-specific customization data, the customization data specifying preferences of the registered users with respect to the online services of the Merchant sites; and
  - a database which stores contribution information related to registrants and beneficiary information, the contribution information which allows one-time or reoccurring contributions to specified beneficiaries; and a database which stores the gift certificates and related transactions; and
  - a database which stores Merchant information, the Merchant information specifying communication information necessary for establishing secure connections between the Merchant and the Gift Certificate system; and
  - a database which stores Manufacturer information, the Manufacturer information contains the relationships of which resellers sell the manufacturers products; and
  - an authentication protocol for allowing the gift certificate site to authenticate users, manufacturers, and merchants and communication links with the partner systems, the authentication protocol implemented by software components of the Manufacturer, Merchant, and Gift Certificate sites.
  - Whereby a scaleable system is defined that supports multiple online merchants of any size and from any location in the world.
- 2. Removed
- 3. A system as in claim 1, whereby the purchaser may place restrictions on the use of the gift certificate.
- 4. A system as in claim 1, whereby the purchaser may track the use of the gift certificate down to the individual product or products purchased.
- 5. Removed
- 6. A system as in claim 1, whereby an individual or company may contribute to beneficiaries electronically.
- 7. A system as in claim 6, whereby contributions can be made automatically on a re-occurring basis.
- 8. A system as in claim 6, whereby contributions can be made anonymously.

- 9. A system as in claim 1, which allows the electronic gift certificate to be split across multiple purchases at a plurality of merchants.
- 10. A method whereby gift certificate purchasers my place restrictions on the use of that certificate, comprising the steps of:

Indicating interest to purchase electronic gift certificate;

Entering the desired dollar amount to be applied to the gift certificate;

Entering a PIN # for authentication in the redemption process;

Optionally, entering any restrictions on use;

Providing payment information to Gift Certificate site;

Gift Certificate site validating payment information;

Confirming the order;

Receiving an Order Confirmation, the order confirmation being shown via online display immediately and later e-mail notification;

Whereby a gift certificate purchaser can make a purchase in a timely manner from the convenience of their home or office and the purchaser's privacy is maintained.

- 11. A method as in claim 10, wherein the gift certificate purchaser may associate a fixed Shipping Address with the said use of the gift certificate.
- 12. A method as in claim 10, wherein the use of a gift certificate may be restricted by category of product or service.
- 13. A method as in claim 10, wherein the use of a gift certificate may be restricted by age range of product or service.
- 14. A method as in claim 10, wherein the use of a gift certificate may be restricted by dollar limitations on a per order or per item basis.
- 15. A method as in claim 10, wherein the use of a gift certificate may be restricted to a given date range.
- 16. A method as in claim 10, wherein the use of a gift certificate may be restricted to a given merchant or group of merchants.
- 17. A method whereby the registrant may contribute electronically to beneficiaries on a reoccurring basis.
- 18. A method as in claim 17, wherein a contribution can be made anonymously.